



# MIGHTY 190 NARFE

NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION

**Ventura County Chapter**

<http://mysite.verizon.net/narfe190>

April 2009

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**GEORGE RAMIREZ**

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## TREASURER

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### PUBLIC RELATIONS

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### NOMINATING COMMITTEE

**THE BOARD**

## FOOD SHARE DONATION TOTAL

As we donate to Food Share each month, we'll show the total in this space. This month, we donated 13 pounds. The total this year: 29 pounds. Thank you!

### NARFE CHAPTER 190 NEWSLETTER PUBLISHING INFO

This newsletter is published monthly by Chapter 190 of the National Active and Retired Federal Employees Association. The above box lists chapter officers and committee chairpersons.

## APRIL LUNCHEON MEETING

**Place: Elks Club,**

**801 South A Street, Oxnard**

**Date: Thursday, April 23**

**Time: 11:30 to socialize, 12:00 to dine**

**Cost: \$9.00**

The reservation deadline for our next luncheon is **NOON**, Monday, April 20. Telephone **Marilou** at 382-8826 or e-mail her at **MARILOU653@aol.com** to make (or *cancel*) your reservation.

On **April 23**, we will begin with socializing at 11:30 and serve lunch at noon. The menu will be:

### **Meat Loaf**

**Mashed Potatoes & Gravy    Vegetables**

**Green Salad    Rolls & Butter**

**Ice Cream    Tea & Coffee**

## APRIL PROGRAM

Again this month at press time, we were without a confirmed speaker for our luncheon. (But Program Chair George Ramirez said he anticipated a confirmation shortly after we went to press.)

Last month, George stepped in to provide the informative program that was a travelogue of his recent trip to southeast Asia. It was particularly interesting to a number of attendees, as they'd been there at various times since the 1950s.

## SINGLE NARFE DUES STRUCTURE

NARFE's National Executive Board decided on March 4 to amend the bylaws to provide for a single NARFE dues structure. The referendum will be sent to chapters for a vote in September this year.

This structure will create a single yearly NARFE dues for each member and therefore eliminate the current national and chapter dues setup. If this change is approved, NARFE yearly dues would be \$40, and every chapter would receive \$9 from this amount. More information will follow in future newsletters and will be discussed at chapter meetings.

## PRESIDENT'S MESSAGE

Tony Pizza, President

Sometimes (and by sometimes I mean almost always) I try to "steal" something for my article. Got lucky this month.

What Has NARFE Done For You Lately? Margaret Baptiste, NARFE President, recently announced successful achievement of a legislative fix that ensures all retirees - like other seniors - will be offered stimulus relief. As originally drafted, the one time stimulus cash payment offered to many retirees was inadvertently drawn to exclude public sector retirees (including CSRS and certain state and local government retirees).

Through President Baptiste's efforts to ally with representatives of those other groups, and serious face-to-face presentations with Capitol Hill, especially Sen. John Kerry (DMA) and Chairman Max Baucus (D-MT), lawmakers fought an uphill battle to get us included in the final bill.

So because of NARFE working for us when we were unaware, we will be \$250 better off. This is a prime example of NARFE looking out for our interests. If someone asks why you belong to NARFE or begins to question the benefits of membership in the Association, tell them the reasons.

Bob Davidson, President of Palomar Chapter 455, North San Diego County, also wrote about "What has NARFE done for me?" This question is asked by every NARFE member each year when deciding to renew their membership. So let me give you some things to chew on while you are deciding. First, for the current federal employee, NARFE is the principal mover in getting a bill before the Congress to allow FERS employees to get retirement credit for unused sick leave. For the retired member, NARFE has been able to prevail upon "friends of NARFE" in the Congress to have new Premium Conversion bills (HR 1203 and S 491) introduced to extend to the federal annuitant and to the active and retired military the tax equity (given current federal employees) that will allow us to pay our FEHBP premiums with pre-tax dollars thereby saving us up to \$800 per year, every year, on income taxes.

Now Tony writes. I hope enough legislators will remember us after giving billions to inept car companies and banks.

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And here's a helpful hint. If you have one of those small cell phones, don't drop it in the bathroom when the toilet's flushing. It'll go right on through, all the way to the big pipes in the street and beyond. I think gravity is stronger around flushing toilets - anything that falls in a bathroom right then falls in. Just don't ask me how I know. - Tony

## NEW MEMBERS THIS MONTH

We have 11 new or reinstated members this month. Please give a warm welcome to **Joseph Annuzzio, James Brown, Talivaldis Dumpis, Dona Garver, Eusebio Gutierrez, James Hall, Joe Orosco, Tomas Palmer, Guadalupe Romero, Myrtle Scobell** and **Goro Uchiyama** when you see them.

## SERVICE OFFICER'S CORNER

by Bob Willis, Service Officer

Here's something to think about. At our February meeting we had a presentation about the WWII experiences of James Vernon. A month later he had a serious stroke; he passed away a few days later. I think by now we all know how suddenly someone we know is gone. Go to the NARFE website or contact me for a NARFE form F-100, Be Prepared for Life's Events, to collect the information that your survivors will need to find. (I'll also have some copies at the April luncheon.)

The Obama administration's preliminary budget for FY 2010 was submitted to Congress on February 26. Thankfully, it would leave federal civil service retirement and health benefits alone, but it would create a disparity between federal civilian worker and active duty military pay raises (2% and 2.9%, respectively) and proposes requiring more affluent Medicare participants to pay higher Part D premiums. NARFE supports pay parity between civilian and military personnel but opposes Medicare means testing. The preliminary budget said that federal employees "will be asked to do their part" when "families are tightening their belts in this economic crisis across the country" and that the raise amount "is responsive to the current economic climate, bringing federal pay and benefit practices more in line with the private sector." The administration plans to release a more detailed budget.

## CONFUSED ABOUT THE STIMULUS?

As originally drafted, federal (and other) retirees weren't included in the stimulus payments. Actions of NARFE and other organizations resulted in those retirees being added into the plan. But it was not clear as to how that \$250 stimulus payment would be made.

Kiplinger.com reported that federal annuity recipients will get the stimulus in one of 3 ways:

- Retirees who also hold a job with a paycheck will have their withholding adjusted;
- Retirees who also draw Social Security will receive a \$250 check
- Retirees who receive only their federal annuity will claim a \$250 credit when they file their income tax for 2009 (we just filed for 2008).

## LEGISLATION

by George Ramirez

*Our mission: To protect and improve the retirement benefits of federal employees, retirees, and their families.*

This month, our representatives are taking a break from Capitol Hill. The break gives them opportunities to visit their constituents "back home." That's us!!

Now is the time for YOU to visit your representative and provide your comments directly to him or her.

But remember to be courteous; being inflammatory or entirely argumentative will do nothing except cast a negative impression about the topic of your attention.

This is part of our Democracy: It is a government of the people, by the people and for the people. Now is your opportunity to play a part to help ensure that our Government is indeed of, by and for the people!

### NO 'FREE LUNCH' AROUND TAX TIME

*"Caveat Emptor"*

Have you received a "free lunch" investment seminar invitation? They often arrive during tax season, and the invitations make claims that they can teach you to avoid paying any taxes. Although many of these seminars sell legitimate products, there have been many reports of people being scammed out of a lot of money.

Recent investigations showed that four out of five investors aged 60 and older had at least one invitation to a free lunch investment seminar in the past three years. Typically, an expensive meal is provided at no cost, and seminar attendees are promised advice about investing strategies or managing money in retirement.

A yearlong examination conducted by state securities regulators, the Securities and Exchange Commission and the Financial Industry Regulatory Authority found that while many seminars were advertised as "educational" or "workshops," 100 percent were actually sales presentations; 50 percent featured exaggerated or misleading advertising claims; and one-quarter involved recommendations for products that were not right for the individual clients' circumstances.

If you choose to attend such a seminar, be sure to consider it'll be a "sales pitch" to a "captive audience."

## REQUEST REGARDING NARFE-PAC

Our NARFE District VP, Norm McCracken, sent an email regarding NARFE's Political Action Committee. Of course, we can visit our representatives' offices, or call or write them. But there's also yet another way.

NARFE's Political Action Committee (NARFE-PAC) provides another way to reach our representatives - via an organized approach that includes funding. The following was extracted from Norm's email:

"Every two years, after a new Congress convenes, NARFE's Political Action Committee (PAC) starts another cycle. What? Another one? And so soon, I asked. Why?

"It's because our worthies in the Congress never stop seeking funds - to pay off the last election's debts, or build for the next campaign (even *new* candidates ask at times) - and they begin asking all over again.

"March began the cycle, but March is gone and it's time to get going again in April. Please, if at all possible, make contributions in the form of checks, rather than cash which must be converted to check form by one of your members. That's because CHAPTER CHECKS CANNOT BE USED FOR NARFE-PAC, not even for just transmitting cash donations! A contribution of \$20 or more makes the contributor eligible to receive a nice-looking pin, on request."

[Our Legislative Vice President, George Ramirez, will have pins with him at our April luncheon. - Ed]

### IS THAT AN "OOPS"?

No, it won't be a mistake. The address information will be printed upside down on the cover of the May issue of *NARFE* magazine. There's a reason for it: It's being done toward conforming to the U.S. Postal Service's new Intelligent Mail barcodes program.

According to the Postal Service, this will ultimately enable mailers to use the Intelligent Mail barcode to actually track *individual* mail pieces as they travel through the postal network.

(If you see a similar change to the address on your copy of the newsletter, you'll know why.)

### MEMBERSHIP REPORT

	<u>Members</u>
End of last month	859
New members	11
Dropped/Transferred	- 8
GRAND TOTAL	862

### TREASURER'S REPORT

End of the last month balance	\$3,642.21
Receipts	839.45
Disbursements	<u>(742.28)</u>
End of month balance	3,739.38
Petty cash	+ 25.00
GRAND TOTAL	\$ 3,764.38

## THANK YOU

Our Sunshine/Alzheimer's chair, Dukie Bailey, expresses her sincere thanks to Chapter 190 members for their cards, condolences and attendance at her mother's services.

Dukie's mother, Clara Reyes Molina, passed away on March 11, 2009 at the age of 94.

## MEDICARE - WHO? ME?

Will you soon have the option to register for Medicare? What parts will you sign up for? Which parts are what? The following is from an article posted by the North American Precis Syndicate (NAPSI):

Medicare Parts A and B have been around since Medicare began in the 1960s. **Part A** covers hospital visits, skilled nursing facilities and some home health care. **Part B** covers doctor visits, outpatient visits and durable medical equipment. Together, Parts A and B are referred to as fee-for-service (FFS) Medicare, or "the original Medicare." It's estimated that FFS Medicare only covers about 50% of beneficiaries' health care costs. (So you will likely keep your FEHBP insurance.)

Many seniors without insurance to cover the difference (a so-called "Medi-gap" policy) are attracted to the broader coverage and more predictable costs of Medicare **Part C**, often called Medicare Advantage.

Finally, **Part D** is prescription drug coverage; it began in early 2006 and has been more popular than expected. Again, if you have an FEHBP plan, you likely won't need Part D.

In addition to knowing the "Medicare alphabet," keep in mind that you are eligible to join Medicare on the first day of the month in which you turn 65.

## GIFT CERTIFICATES FOR SEE'S CANDIES

**Marilou Balague** now has gift certificates for a one-pound package of See's Candies for \$13, compared to an in-store price of \$15.60 per pound. She has them at our luncheons (or you may call her). At \$13, it's a good deal.

The sales serve as a fundraiser for our chapter, and the certificates are good throughout the year!

## DONATIONS FOR FOOD SHARE

While some signs suggest the economy is getting better, it will happen slowly. Meanwhile, we'll continue helping locally by supporting Food Share. Bring even just one can or package of non-perishable food to each month's luncheon (or more if you'd like); we'll collect and deliver your donated foods to Food Share.

If you'd rather donate money instead of food, you may write a check made out to FOOD SHARE. Marilou Balague will deliver our donated food and funds to Food Share following each of our luncheon meetings.

## ALZHEIMER'S OFFICE TO MOVE

This summer, the Alzheimer's office will be moving to a new location: 80 Wood Road, Suite 80. We'll provide more information in future newsletter editions.

## FINAL LUNCHEON REMINDERS

May's luncheon will be on the 28<sup>th</sup>. The entrée will be Lasagna. The May reservation deadline will be noon on Monday, May 25.

This month's luncheon will be on Thursday, April 23. Please be sure to make your reservations with Marilou by noon Monday, April 20.

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